

Proposed Agenda for Telephone Interview (Date to be Determined)

RE: Application Serial No. 09/592,618
(Applicant Docket No. 00-012)

TO: Examiner Igor N. Borisov
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FROM: Magdalena M. Fincham
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Applicants respectfully request a telephone interview to discuss the following proposed amendment, proposed in response to the Non-Final Office Action mailed Oct. 03, 2002:

Proposed Claim Amendment:

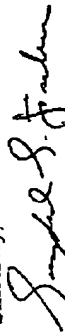
Applicants propose to amend claim 1 as follows. Applicants wish to limit the discussion of amendments to claim 1 for purposes of brevity. If agreement is reached on claim 1, the remaining pending independent claims will be amended in a similar manner:

1. (AMENDED) A method for conducting a transaction, comprising:
 - receiving information relating to a first transaction;
 - determining a benefit, said benefit based at least in part on said information;
 - determining a price for said benefit;
 - charging the price to a customer of the first transaction if the customer agrees to accept the benefit; and
 - applying said benefit during a second transaction.

Remarks:

Claim 1 stands rejected under 35 U.S.C. § 103(e) as being anticipated by Williams (U.S. Patent Application 2002/0049631). Neither Williams, nor any other prior art of record, teaches or suggests *charging, to a customer, a price for a benefit*, the benefit being determined based on information in a first transaction and applied during a second transaction. Williams teaches charging a sponsor of a purchase incentive a cost of the purchase incentive that is provided to a customer but does not teach or suggest charging that cost to the customer.

Sincerely,


Magdalena M. Fincham